

In re:  
Robert S Fister  
Debtor

Case No. 22-12447-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 22, 2022

User: admin  
Form ID: 3091

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2022:

Recip ID	Recipient Name and Address
db	+ Robert S Fister, 244 Baltimore Pike, Unit 328, Glen Mills, PA 19342-1192
14721215	Advance America, 2729 Philadelphia Pike, Claymont, DE 19703
14721217	+ Exelon HR Services, 4025 Delridge Way, Suite 250, Seattle, WA 98106-1273
14721218	+ Figure Lending/Figure, Attn: Bankruptcy, P.O. Box 40534, Reno, NV 89504-4534
14721220	Garnet Valley School District, c/o Louis Girolami, P. O. Box 1137, Concordville, PA 19331-1137
14721223	Lending Point, Credit Corp, 121 West South Election Road, Draper, UT 84020
14721224	Lending Point LLC, P.O. Box 88599, Milwaukee, WI 53288-8599
14721226	+ Lendmark Financial Services, 1500 Garrett Road, Suite F, Upper Darby, PA 19082-4519
14721227	+ Minute Loan, 2501 Concord Pike, Wilmington, DE 19803-5002
14721230	Sandy Okino, 8 E. Rhodes Avenue, West Chester, PA 19382-5520

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bob@lohrrandassociates.com	Sep 22 2022 23:40:00	ROBERT J. LOHR, II, Lohr and Associates, Ltd., 1246 West Chester Pike, Suite 312, West Chester, PA 19382
tr	+ Email/Text: bncnotice@ph13trustee.com	Sep 22 2022 23:40:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Sep 22 2022 23:41:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Sep 23 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 22 2022 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Sep 22 2022 23:41:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14721214	+ Email/Text: customercare@adminrecovery.com	Sep 22 2022 23:41:00	Admin Recovery, LLC, 6225 Sheridan Drive, Suite 118, Buffalo, NY 14221-4800
14721219	Email/Text: bk@freedomfinancialnetwork.com	Sep 22 2022 23:40:00	Freedom Plus, 1875 S. Grant Street, #400, San Mateo, CA 94402
14721216	EDI: IRS.COM	Sep 23 2022 03:43:00	Department of the Treasury, Internal Revenue Service, Fresno, CA 93888-0025
14721225	Email/Text: ktramble@lendmarkfinancial.com		

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		Sep 22 2022 23:40:00	Lendmark Financial Services, 2118 Usher St., Covington, GA 30014
14721222	+ EDI: LENDNGCLUB		
		Sep 23 2022 03:43:00	Lending Club, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
14721228	+ Email/Text: bankruptcyteam@quickenloans.com		
		Sep 22 2022 23:41:00	Quicken Loans, Attention: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
14721229	Email/Text: bankruptcyteam@quickenloans.com		
		Sep 22 2022 23:41:00	Rocket Mortgage, P.O. Box 6577, Carol Stream, IL 60197-6577
14721231	EDI: TDBANKNORTH.COM		
		Sep 23 2022 03:43:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street, P.O. Box 1377, Lewiston, ME 04243
14721232	Email/Text: bknotice@upgrade.com		
		Sep 22 2022 23:40:00	Upgrade, 2 N. Central Avenue, Floor 10, Phoenix, AZ 85004
14721233	^ MEBN		
		Sep 22 2022 23:39:21	Velocity Investments, LLC, P.O. Box 788, Belmar, NJ 07719-0788
14721234	EDI: WFFC.COM		
		Sep 23 2022 03:43:00	Wells Fargo Auto, P.O. Box 17900, Denver, CO 80217-0900
14721235	+ EDI: WFAUTO		
		Sep 23 2022 03:43:00	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14721213		22-12447
14721221	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, Attention: Kevin Connelly, 600 Arch Street, Room 5200, Philadelphia, PA 19106

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2022 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com

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ROBERT J. LOHR, II

on behalf of Debtor Robert S Fister bob@lohrrandassociates.com leslie@lohrrandassociates.com;r59687@notify.bestcase.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

<b>Information to identify the case:</b>		
Debtor 1:	<b>Robert S Fister</b>	Social Security number or ITIN: xxx-xx-9749
	First Name Middle Name Last Name	EIN: --
Debtor 2:		Social Security number or ITIN: --
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 9/14/22
Case number:	22-12447-mdc	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Robert S Fister	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	244 Baltimore Pike Unit 328 Glen Mills, PA 19342	
<b>4. Debtor's attorney</b> Name and address	ROBERT J. LOHR II Lohr and Associates, Ltd. 1246 West Chester Pike Suite 312 West Chester, PA 19382	Contact phone (610) 701-0222 Email: bob@lohrandassociates.com
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 9/22/22

**For more information, see page 2**

Case number 22-12447-mdc

**The Mtg of Creditors will be conducted, via telephonic conference. All interested, parties shall contact the Trustee, for connection details**

**Filing deadline: 3/13/23**

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

**12/15/22 at 9:30 AM** , Location: **Courtroom #2, 900 Market Street, Philadelphia, PA 19107**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.